

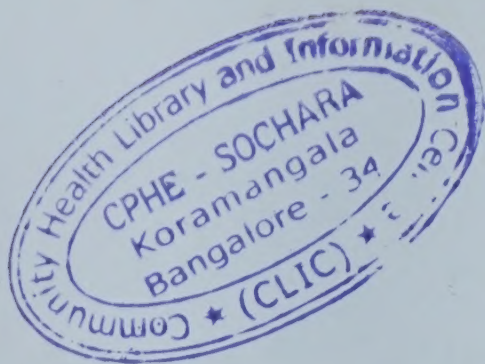
# Promotional Programmes For Rural Non-Farm Sector (RNFS)



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N93

National Bank for Agriculture  
and Rural Development (NABARD)  
Mumbai (INDIA)





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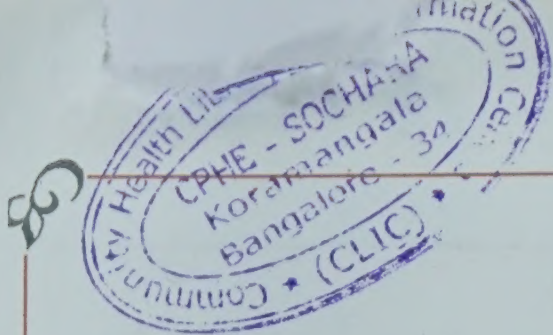
Promotional Programmes  
For  
Rural Non-Farm Sector (RNFS)



National Bank for Agriculture  
and Rural Development (NABARD)  
Mumbai (INDIA)

*A commitment to Rural Prosperity*





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" I am sure, everyone will remember this old man one day when it is realised that India has no alternative except to develop village industries. Any Government formed by any party, Congress, Socialist or Communist will be forced to accept this truth. We do not realise this today, but we shall realise it after we stumble in our attempt to compete with America or Russia."

**(Mahatma Gandhi)**

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## FOREWORD



1. *Considering its potential for creation of employment and income generation opportunities on a sustainable basis, Rural Non-Farm Sector (RNFS) has been recognised by NABARD as its thrust area. NABARD has formulated a package of refinance schemes for supporting manufacturing / processing, services, modernisation, expansion / diversification, infrastructure, marketing, etc. relating to Small Scale Industries (SSIs), cottage and village industries, tiny and decentralised sectors, rural artisans and crafts, etc. Besides, NABARD has been supporting, on an experimental basis and selectively, various credit-linked promotional concepts for promoting rural enterprises and entrepreneurship.*
2. *A large number of NGOs have also realised the importance of credit-linked income generating activities for socio-economic empowerment of rural poor. NABARD has, accordingly, established a meaningful partnership with a number of NGOs / Voluntary Agencies (VAs). However, a vast potential still remains to be tapped.*
3. *This booklet is being brought out with a view to disseminating information among the existing and potential partner agencies on the various promotional programmes evolved by NABARD and enlarging its collaboration with them. I hope, it will provide an insight into NABARD's promotional programmes in the Rural Non-Farm Sector and will serve as a useful handbook for the partner agencies implementing the promotional projects. NABARD would welcome any suggestions for bringing about improvement in the scope and contents of the promotional schemes.*

Mumbai, India  
09 November, 1998

**Y. C. NANDA**  
**MANAGING DIRECTOR**







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## INTRODUCTION

1.1 NABARD has identified financing, promotion and development of RNFS as one of its thrust areas and has introduced several measures to enlarge and diversify the credit and developmental activities in the field of rural development. NABARD has been providing refinance to banks against loans for manufacturing, processing and service activities in small, tiny, cottage and village industries sector including the Industries, Services and Business (ISB) component of Integrated Rural Development Programme (IRDP). The credit package covers financial needs of different segments of rural non-farm sector, like traditional industries (handloom, handicrafts, coir, sericulture, etc.), agro-industries, modern industries (ancillarisation, mother units, common service centres), services and goods transport sector, etc. The focus of NABARD's refinance has been rural artisans, handicrafts, tiny, cottage and village industries.

### ***PROMOTION OF RURAL NON-FARM SECTOR***

1.2 NABARD recognizes promotion as an important function for expanding the choices available to rural entrepreneurs. The promotional strategy is recognized as a useful and essential adjunct to the core refinancing function of NABARD. Besides, it also provides opportunities to test different hypothesis, to learn what works and what does not, and also provides a forum for interacting with agencies having a shared commitment.

1.3 A large number of NGOs have realized the importance of income-generating activities for the rural poor and have diversified into enterprise promotion through training and savings and credit programmes through groups. Many NGOs have been able to develop a close and enduring relationship with the rural people. These NGOs articulate the local people's needs and aspirations and translate them into effective action plans and implement them with people's active participation. As a strategy for development of rural micro enterprises, NABARD has, therefore, been involving NGOs/VAs and other development-oriented organisations in its



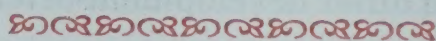


efforts to improve the access of rural micro-enterprises to credit and non credit facilities and linkages.

1.4 The objective of NABARD's promotional programmes is to generate or enhance opportunities for livelihood both in terms of income and employment in rural areas in a sustainable, demonstrative and cost effective manner. The major promotional concepts evolved by NABARD and implemented in partnership with Voluntary Agencies (VAs) / Developmental Agencies (DAs) over the last few years are :

- ◆ Training-cum-Production Centres (TPCs)
- ◆ Rural Entrepreneurship Development Programmes (REDPs)
- ◆ Training for/ by Master Craftsmen (TMC)
- ◆ Market-Oriented Training (MOT)
- ◆ Artisan Guilds (AGs)
- ◆ Mother Units and Common Service Centres (MUs & CSCs)
- ◆ Assistance for Rural Women in Non-Farm Development (ARWIND)
- ◆ Flexible / Catalytic Approach

1.5 The above programmes are purely experimental in nature and sanctioned selectively to NGOs/ VAs/ DAs with good track record and capacity to implement the same with a view to drawing lessons for the suitability / replicability. In view of the experimental nature, close monitoring and documentation of the experiences are essential. The agencies which could satisfy NABARD about their capability to closely monitor and document the project impact are likely to be preferred. The salient features of the programmes, the eligibility norms for seeking assistance, etc. are given in the subsequent chapters.







## GENERAL CRITERIA / CONDITIONS FOR PROMOTIONAL SUPPORT

2.1 The promotional programmes are experimental in nature and intended for learning lessons on the suitability and replicability of different concepts. NABARD will, therefore, be very selective in sanctioning such programmes. The promotional support would be provided by NABARD strictly on merits, on a case-by-case basis, taking into account the feasibility of the project as well as the track record, commitment and capability of the NGO/VA/DA concerned.

### *ELIGIBLE INSTITUTIONS*

2.2 The NGOs /VAs /DAs satisfying the following requirements would normally be considered eligible for promotional support.

- ◆ The organisation should be a legal entity;
- ◆ It should have been working in the rural area, at least, for three years;
- ◆ It's accounts should have been audited regularly;
- ◆ It should not discriminate on the basis of religion, caste, sex or race;
- ◆ It's office bearers should not be office bearers of any political party; and
- ◆ It should have the professional competence to plan, manage, monitor and document the experiences in the implementation of the project.

### *LOCATION*

2.3 Generally, the NFS programmes should be implemented in 'rural areas' as defined in the NABARD Act, 1981 (i.e. area comprised in any village irrespective of population and also in any town, the population of which does not exceed 50,000).





## ***CREDIT LINKAGE***

2.4 All the promotional programmes are credit-linked i.e., the financial support provided by NABARD will have to be supplemented by bank loan. The NGOs/VAs/DAs should, therefore, involve the banks in the project proposed to be implemented by them and indicate in the project proposal the details of the credit tie-up being arranged (e.g. name of the bank, assistance proposed, whether consent, in principle, to support the proposal has been received from the bank, etc.).

## ***MONITORING***

2.5 NABARD lays emphasis on close and effective monitoring of the promotional projects. The implementing agency should ensure regular follow-up and monitoring with the necessary extension services to the beneficiaries to achieve the ultimate objective of the concerned promotional programme. The programmes will be monitored by a committee set up in consultation with the NABARD Regional Office concerned and through the submission of periodic monitoring reports by the implementing agency to NABARD in the prescribed formats.

## ***WHERE TO APPLY ?***

2.6 The applications for NABARD's assistance under the promotional programmes may be forwarded to the NABARD Regional Offices (ROs) / Sub-office (SO) situated in the respective State/Union Territory Capitals (The addresses of ROs / SO as well as Head Office (H.O.) are given in Appendix I). The applications shall contain all necessary details of information concerning the agency, proposed project, etc. on the lines indicated in Appendix II.



*" Coming together is beginning, keeping together is progress and working together is success".*





## **TRAINING-CUM-PRODUCTION CENTRES (TPCs)**

### ***CONCEPT / OBJECTIVE***

3.1 Imparting skills and technology to the rural artisans / entrepreneurs for self-employment with a comprehensive backward and forward linkage support, such as raw material supply, common facilities, quality control, marketing under common brand name, etc.

### ***STRATEGY***

3.2 Setting up of training establishment with necessary facilities including buildings for training, hostel (wherever required) and training equipment/ machinery along with the services of trainers or master craftsmen. This establishment should also be utilised to produce for the market and bring about incidental demonstration effect to enable it to become self-sustaining ultimately. Later on, the TPC can diversify its training activities and / or continue to train new entrepreneurs in the existing activities if the scope exists or convert itself into a Mother Unit providing common facilities, marketing assistance and refresher training as and when needed. Preference is given to the tribal districts and backward areas.

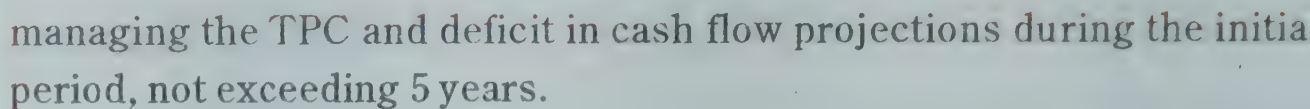
### ***ELIGIBLE INSTITUTIONS / AGENCIES***

3.3 Eligible agencies will be voluntary agencies, promotional agencies of repute and government corporations/ joint sector companies with good track record, experience and necessary professional competence / expertise and infrastructure. Private sector agencies may also be considered.

### ***ASSISTANCE AVAILABLE FROM NABARD***

3.4 Grant / Revolving Fund Assistance (RFA) is available from NABARD selectively for capital items like workshop, raw material depot, sales outlets, plant and machinery, equipments and tools, transport vehicles, etc. The assistance may also cover cost of training of one or two professionals for





3.5 Project Monitoring Committee (PMC) is to be constituted for each project, consisting of representatives of the implementing agency, NABARD, and experts in the activities selected for training / production. The agency would also be required to submit a quarterly progress report to NABARD.

- 3.6 i) Training to take precedence over production. Production can be stepped up, to the extent necessary, for attaining the level of self-sustenance;
- ii) Reasonable involvement of implementing agency is essential by way of contribution of financial resources or by making available, existing assets, manpower, etc.;
- iii) The implementing agency to provide necessary escort and other support services to the trained artisans to enable them to set up their own units;
- iv) Cost of training to be recovered from trainees wherever they have the means; and
- v) TPC to become self-sustaining in 5 years, through utilization of surplus capacity of equipment / manpower and by providing commercial and technical services.

3.7 Considering the number of TPCs sanctioned so far and their success rate, a highly selective approach is followed in sanction of new TPCs.





## **RURAL ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES (REDP s)**

### ***CONCEPT / OBJECTIVE***

4.1 To assist the professionally competent agencies which can conduct EDPs for the benefit of rural youth intending and likely to set up small enterprises in the rural areas.

### ***STRATEGY***

4.2 Identification and provision of entrepreneurial motivation and opportunity guidance to eligible rural youths, familiarizing them with the various credit and other credit-related schemes and assisting them in securing bank loan and other facilities, providing information on input supply, marketing, technical, managerial inputs, etc. and undertaking intensive post-training support and escort services for a minimum period of 2 years.

### ***ELIGIBLE INSTITUTIONS / AGENCIES***

4.3 Voluntary / promotional agencies which have the required infrastructural facilities and faculty support, managerial ability and technical competence and have demonstrated satisfactory success rate in facilitating the setting up of new rural micro-enterprises and credit linkage with banks.

### ***ELIGIBLE ITEMS FOR GRANT***

4.4 The admissible items include rent for lecture hall, hostel facilities for the trainees, printing of course material, stationery items, honorarium to guest faculty, salary of the teaching staff / trainers, stipend to trainees, expenditure incurred in connection with publicity, field visits, follow-up, etc.

### ***OTHER RELEVANT ASPECTS***

4.5 i) The agency to conduct a motivation campaign to identify suitable rural youths for the training programme.





- ii) The agency should ensure sound selection process to minimize drop-outs.
- iii) Local banks should be involved closely from the very beginning to ensure credit linkage. Preference is given to EDPs where the local banks support the programme jointly with the agency.
- iv) The EDP should cover appropriate technologies, activities (with sustainable demand) which are feasible in the areas from which the trainees are drawn.
- v) The programme should cover case studies on activities in the tiny, cottage and village industries, keeping in view the demand for the finished products and field visit to successful entrepreneurs.
- vi) The implementing agency should ensure necessary escort and support services to the trainees for grounding the enterprises, at least, for 2 years.
- vii) The programme duration should be for 6 to 8 weeks and the programme schedule should contain all essential aspects, such as, opportunity identification, entrepreneurial motivation, etc.
- viii) The agency would have to submit progress reports in the prescribed formats regularly.

### **GENERAL**

4.6 To facilitate institutionalization of REDP, NABARD collaborates with select potentially capable NGOs, Trusts, etc. sponsored by banks and other institutions, on long term basis for conducting REDP. The select institutions are provided with need - based capacity building support and long term assurance by way of continued financial assistance, for conducting REDP.

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## TRAINING OF AND BY MASTER CRAFTSMEN (TMC)

### *CONCEPT / OBJECTIVE*

5.1 Upgradation and refinement of technical skills of practising master craftsmen (trainers) and rural entrepreneurs.

### *STRATEGY*

5.2 Training to be imparted to master craftsmen through action-learning in use of better tools, equipments, etc. and by master craftsmen in the use of improved tools for obtaining better results in quality and finish. This will also facilitate adoption of new designs and techniques to meet market requirements.

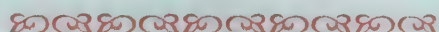
### *ELIGIBLE INSTITUTIONS / AGENCIES*

5.3 Reputed voluntary agencies, promotional organizations of government and private companies under ancillary programmes, committed to the objectives of rural industrialization.

### *ELIGIBLE ITEMS FOR GRANT*

5.4 Grant will be available for meeting the expenses towards machinery, tools and equipment, honorarium for master craftsmen, stipend for trainees, cost of raw materials used for training, managerial expenses of the sponsoring agency, etc.

Grant may also be provided to cover training of master craftsmen themselves for upgradation of their skills and familiarizing them with the latest technologies appropriate to rural areas, in a specialized institution.



*"The knowledge worker of today will become a curiosity worker of tomorrow."*

**(Tom Peters)**





## MARKET - ORIENTED TRAINING (MOT) FOR RURAL ARTISANS

### **CONCEPT / OBJECTIVE**

6.1 To impart specialized training to rural entrepreneurs to improve their production efficiency in terms of quality of the products and productivity as also for product diversification and for linking them with procurement / marketing agencies.

### **STRATEGY**

6.2 Enable select organizations, having considerable experience in marketing rural products, to organize the training programmes for rural entrepreneurs.

### **ELIGIBLE INSTITUTIONS / AGENCIES**

6.3 NGOs as also government promotional organizations and private agencies having experience in the marketing of rural industrial products or intending to take up such marketing or market development activities.

### **ELIGIBLE ITEMS FOR GRANT**

6.4 Tools and equipments, stipend and other training costs including cost of creating common facilities, on a selective basis.



*"If you give a poorman fish, his immediate problem of hunger may be satisfied. But, if you teach him fishing, he will be a micro-entrepreneur and get out of poverty permanently".*

**(A Chinese Saying)**





## ARTISAN GUILDS

### *CONCEPT / OBJECTIVE*

7.1 To bring together widely dispersed artisans and inculcate in them a sense of self-help and mutual help to enhance their bargaining power through collective action in purchases, processing, technology sharing, marketing, etc.

### *STRATEGY*

7.2 A sponsoring agency may survey the selected area, identify the artisans, their needs and mobilize them to come together and arrange for the necessary facilities under the 'guild'. The guild would, subsequently, be handed over to the artisans themselves for management.

### *IMPLEMENTING AGENCIES*

7.3 The guild could be promoted by reputed voluntary organizations, promotional bodies of government, banks, corporate bodies or academic institutions, or be directly formed by the artisans themselves coming together. Ultimately, the guild should evolve as registered organisation under the Societies' Registration Act or any other similar Act.

### *COMPONENTS OF ASSISTANCE*

7.4 The grant support from NABARD may cover household survey of artisans, training, common facilities like plant and machinery, tools and equipment, workshed and godowns, etc. and working capital for one cycle of operation.

### *OTHER RELEVANT ASPECTS*

- 7.5 i) The membership of the guild should, preferably, be not less than 50 and not more than 200.
- ii) The affairs of the guild to be managed by elected committee of 5 to 15 members and may also include representatives of financing banks, other developmental agencies, NABARD, etc.
- iii) The guild should have to submit progress reports in the prescribed format regularly.







## **MOTHER UNITS (MUs) FOR FINANCING ANCILLARISATION AND SUB-CONTRACTING IN RURAL AREAS**

### ***CONCEPT / OBJECTIVE***

8.1 To encourage manufacturing / processing units, industries / export houses, marketing organizations of repute, VAs / NGOs / non-profit organizations and public undertakings, etc. to ancillarise and sub-contract their requirements of production / components / sub-assembly or supply orders among small / tiny units located in rural areas.

### ***STRATEGY***

- 8.2 i) A Mother Unit is an organisation which orients the production of several decentralized units towards a common market through what is known as the MTB approach. MTB refers to Materials, Technology and Brand, all of which are provided by the Mother Unit.
- ii) The Mother Unit may also undertake any or all of the following activities :-
- a) purchase the production either wholly or at least, 50% of the production of the satellite units at remunerative prices, keeping in view the extent of value addition put in at the satellite unit level;
  - b) provide raw materials and ensure quality control of the products;
  - c) transfer of technology to and training of personnel of satellite units;
  - d) provision of product design, drawings, specifications, common packaging as may be necessary; and
  - e) equity participation in the satellite units where such participation is considered necessary and feasible.

### ***ELIGIBLE INSTITUTIONS / AGENCIES***

8.3 Well established manufacturing units, industrial / export houses, market development organizations, VAs / NGOs / non-profit organizations,





Organizations of small Producers, Co-operative Societies, Registered Societies, Public Undertakings, etc.

### ***ELIGIBLE PROJECTS***

8.4 All types of manufacturing, servicing, processing and other non-farm sector activities, excluding those which are not socially desirable, like breweries producing intoxicants.

### ***ELIGIBLE ITEMS OF PROMOTIONAL ASSISTANCE***

8.5 NABARD may consider providing, on a selective basis, grant assistance / RFA to meet fully or partly, depending on merits of individual case, the expenditure on items such as;

- i) Training for transfer of technology / know-how, upgradation of skills, etc;
- ii) Design development, drawings and quality control / testing;
- iii) Salary of one or two professionals for organising and supervising satellite units for a limited period, say 3 years; and
- iV) Compensation for a limited period, not exceeding 3 years, towards extra expenses that may be necessary to be incurred by the Mother Unit in connection with transportation of goods to and from the far-flung satellite units.

8.6 Where the Mother Units are established by VAs/NGOs, organizations of small producers, non-profit organizations, Co-operative Societies, Registered Societies or Public Undertakings, the following additional items may also be considered for grant /RFA, selectively on merits of each case :

- i) Cost of machinery / equipments for quality control and packaging;
- ii) Margin for working capital to facilitate procurement of raw material / marketing of finished products; and





iii) Cash losses for the first 3 years.

For meeting the other essential items of capital / recurring expenditure, the Mother Unit may avail of bank loan.

### **OTHER ASPECTS**

8.7 While there is no restriction in regard to the location and size of the Mother Unit, the satellite units shall be located in rural areas and their size shall not exceed investment limit up to Rs. 6 millions for SSI units and Rs 7.5 millions for ancillary units.



*"Quality is never an accident, it is always the results of an intelligent effort"*

**(John Ruskin)**

*" If you have always done it that way, it is probably wrong"*

**(Charles Kettering)  
On Innvotion**



## COMMON SERVICE CENTRES (CSCs)

### *CONCEPT / OBJECTIVE*

9.1 To improve the competitiveness and bargaining power of the cluster units through the establishment of a support system that facilitates their operations on an economic scale, besides orienting their production and productivity towards the changing market preferences.

### *STRATEGY*

9.2 The Common Service Centre will provide the need-felt services / facilities required by a large number of producers in an area / cluster so as to increase their capacity to work in a competitive market environment. The extent and the type of facilities will depend upon the number of units and the extent to which they are likely to use these facilities. The CSC may have common facilities and services in a hired premises or in a shed to be constructed on land, to be provided by the Government / local authority or to be jointly purchased and owned by the clients.

### *COMMON SERVICE CENTRES MAY PROVIDE COMMON FACILITIES, SUCH AS;*

- 9.3 i) Machinery / equipments for cutting, welding, polishing, finishing, etc.;
- ii) Supply of quality raw materials, spares, components, tools & appliances;
- iii) Quality control, packaging and labelling facilities;
- iv) Translation, typing, xeroxing, secretarial services, including maintenance of accounts, information on products and raw materials;
- v) Common diesel generator;
- vi) Transportation services for bringing raw material and for supply of finished goods; and
- vii) Any other activity aimed at improving the capabilities of the cluster units in marketing of their products and in securing economies of scale.





## ***ELIGIBLE INSTITUTIONS / AGENCIES***

9.4 Voluntary agencies, NGOs, registered institutions, other promotional organizations, a co-operative society or association of units already formed or to be formed, are eligible for establishing / setting up the CSC. In deserving cases, even a private individual, firm or company in the private sector may also be considered eligible.

## ***ELIGIBLE ITEMS OF PROMOTIONAL ASSISTANCE***

9.5 Grant / RFA to a limited extent, could be considered for sanction by NABARD, to cover the following items of expenditure of CSC, depending on merits of each case;

- i) Preliminary / pre-operative expenses including market survey;
- ii) Organisation / administrative expenses including salary of one or two professionals for a limited period;
- iii) Expenses on design development and quality control;
- iv) Where the CSC is engaged in supply of raw material / marketing of products, margin required for working capital.; and
- v) Cash losses of the CSC for a maximum period of 3 years.

(Items 'iv' and 'v' above will not be available where the "implementing" agency is a private individual, firm or company in the private sector).

For the other essential items of capital / recurring expenditure, the CSC may avail of bank loan.

## ***ELIGIBLE PROJECTS***

9.6 All types of manufacturing, servicing, processing activities (excluding those which are not socially desirable, such as breweries producing intoxicants, etc.) are eligible.

## ***LOCATION AND SIZE***

9.7 The CSC should be located in rural areas as defined in the NABARD Act, 1981. Its size should not normally exceed SSI investment limits specified earlier.



The satellite units supported by the CSC shall also be located in rural areas and the project outlay should not normally exceed the limit prescribed under Automatic Refinance Facility (ARF)



*"A community is like a ship - everyone ought to be prepared to take the helm."*

**(Henrick Ibsen)**





## ASSISTANCE TO RURAL WOMEN IN NON-FARM DEVELOPMENT (ARWIND)

### *CONCEPT / OBJECTIVE*

10.1 An exclusive scheme for women entrepreneurs to encourage group activities amongst rural women leading to establishment of individual or group enterprises and generation of employment opportunities in rural areas.

### *STRATEGY*

10.2 Under the aegis of the sponsoring agency, the rural women will be organized into compact groups for imparting skill training/EDP or orientation or sensitization training. Thereafter, they will be assisted to set up their own home-based or other individual/group/co-operative satellite units/enterprises. The sponsoring agency will be assisted selectively to set up Mother Units/CSCs for providing the umbrella services to such units.

### *IMPLEMENTING AGENCIES*

10.3 Reputed Voluntary Agencies / NGOs with proven track record in organizing / assisting women's groups, Women Development Corporations, KVIC / KVIBs, Trusts / registered institutions including Co-operatives.

### *ASSISTANCE AVAILABLE FROM NABARD*

10.4 The eligible items of grant assistance / RFA are :-

- i) Cost of organizing and supervising the women's groups and training programmes for sensitization and / or skill development / upgradation.
- ii) Eligible items of expenditure as indicated under the Mother Unit / Common Service Centre Schemes.



## **ELIGIBLE PROJECTS**

10.5 All types of manufacturing, servicing, processing activities (excluding those which are not socially desirable such as breweries producing intoxicants, etc.) are eligible.

## **LOCATION AND SIZE**

10.6 While there is no restriction on the Mother Unit in regard to location and size, Common Service Centre and the Satellite Units should be located in rural areas and their size shall not exceed investment limits specified earlier.

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*" In order to awaken the people, it is the woman who has to be awakened, once she is on the move, the household moves, the village moves, the country moves and thus, we build the India of tomorrow."*

**(Pandit Jawaharlal Nehru)**

*"No, these women needed opportunity, not charity-They want chance, not bleeding hearts,"*

**(Prof. Mohammed Yunus)**





## **ASSISTANCE FOR MARKETING OF NON-FARM PRODUCTS OF RURAL WOMEN (MAHIMA)**

### ***CONCEPT/OBJECTIVE***

11.1 An exclusive scheme for extending credit and credit - linked promotional assistance to agencies dealing with marketing of non-farm products produced by rural women with a view to giving a fillip to their efforts for creating a 'niche' or 'pro - women' market.

### ***STRATEGY***

11.2 Under the scheme, 100% refinance up to Rs. 1.5 million will be granted to banks under Automatic Refinance Facility (ARF). Promotional assistance in the form of grant or RFA will be provided by NABARD to the agencies towards meeting promotional needs and incubatory expenses in connection with provision of forward and backward linkages and other marketing services.

### ***IMPLEMENTING AGENCIES***

11.3 VAs / NGOs, Registered Institutions including Co-operatives, Federations of Marketing Organisations and other organisations engaged in the business of marketing women's products.

### ***ASSISTANCE AVAILABLE FROM NABARD***

11.4 In addition to refinance assistance to banks against credit provided to the agencies, promotional - assistance, subject to a general ceiling of Rs. 0.25 million or 25% of the minimum sales turnover, which ever is lower, will be provided to the Agencies. NABARD's 'Soft Loan Assistance for Margin Money Scheme' for entrepreneurs will also be open to the agencies availing of credit facilities from the banks under the scheme. Under the Margin Money Scheme, NABARD provides interest-free refinance to the banks to meet margin money requirements of the agencies for which banks could stipulate service charge of 3% p.a.



## ***ELIGIBLE ACTIVITIES***

11.5 Promotional / Credit assistance will be available from NABARD for meeting broadly the following items :

### Promotional Assistance (Grant / RFA)

- \* Initial Market Survey/  
Product Survey
- \* Engaging marketing  
consultants / capacity  
building
- \* Quality upgradation /  
testing equipments
- \* Packaging, labelling,  
branding, etc.
- \* Advertising, preparation  
of catalogues, etc.
- \* Marketing training
- \* Organisation of fairs /  
exhibitions, etc.

### Credit Assistance

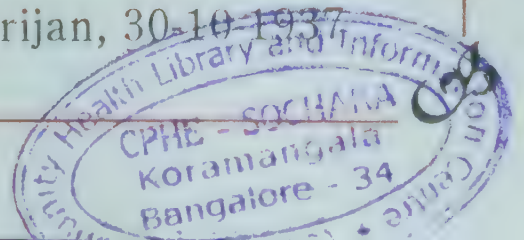
- \* Support for forward  
and backward linkages
- \* Provision of inte-  
grated marketing  
services
- \* All eligible activities  
under NFS refinance  
schemes, including marketing



*" If the cultured women of India make common cause with the villagers and that too through their children, they will produce a silent and grand revolution in the village life of India."*

**(Mahatma Gandhi)**

Harijan, 30-10-1937







## **FLEXIBLE / CATALYTIC APPROACH**

### ***CONCEPT / OBJECTIVE***

12.1 The approach aims at promoting non-farm enterprises for creating sustainable employment opportunities in rural areas in a cost-effective manner through voluntary agencies with a proven track record in rural enterprise development and employment generation. Instead of suggesting to the implementing VA, a pre-defined concept and approach in all details, the programmes of the VA fitting into the broad objectives of NFS promotion of NABARD can be supported.

### ***STRATEGY***

12.2 The support will be for programmes to be implemented within a maximum period of five years aimed at facilitating establishment or modernization of rural non-farm enterprises. The programmes should lead to credit flow to enterprises through banks and thereby generate sustainable employment opportunities in rural areas in a cost-effective manner.

### ***ASSISTANCE AVAILABLE FROM NABARD***

12.3 NABARD may provide refinance to banks for the credit component of the project. The grant support may cover expenses of the VA for providing production and marketing support, market information, technology transfer, supply of raw material, training and extension, etc. as also expenditure on salary and incidental expenditure of one or two professionals recruited by the VA for implementing the project.

### ***OTHER RELEVANT ASPECTS***

12.4 The grant component will have a relationship with the number of rural employment opportunities generated on a sustainable basis and the quantum of bank credit required. The implementing agency shall contribute its share in any form, including land, manpower, etc., at least, to the extent of 10% of the project cost.



The project will also have a system of participative monitoring and documentation.

The sanction of the project will be at the discretion of NABARD on the basis of a field visit and appraisal.

\*\*\*\*\*



*"To achieve higher standards of human development in our country, a multi-pronged approach is necessary. This approach must comprise a higher growth rate, a larger expenditure on Social sectors, an efficient utilisation of the funds allocated and development of appropriate institutions at the grassroot level to promote community participation and monitoring."*

**(Dr. C. RANGARAJAN)**





## *PERSPECTIVES*

13.1 NABARD has been making constant efforts to accelerate promotion of various schemes described in the foregoing pages. It is also making efforts to refine existing schemes and introduce new and innovative schemes to fulfill its vision, mission and objectives with respect to RNFS. Besides, NABARD has also been supporting various other interventions. These include, sanction of grant assistance to Co-operative banks and RRBs for establishing 'Technical Monitoring and Evaluation' (TME) Cells for appraisal, monitoring and evaluation of NFS proposals, and Women Development Cells (WDCs) for gender-related issues. To motivate and sensitise the personnel of the banks, NGOs and other developmental agencies engaged in RNFS, Orientation Meets, Sensitisation Programmes, Product Development Workshops, Integration Meets and other specialised training programmes are conducted by NABARD and through specialised development / training institutions. Further, to evolve pattern / model for credit intensification for RNFS, comprehensive area-based programmes, viz. District Rural Industries Project (DRIP), Area Programme for Rural Industrialisation (APRI) have been introduced in select districts / blocks. NABARD has also been supporting various kinds of studies / surveys, monitoring, evaluation, research and sub-sector / institution / area-specific studies, etc., to have ground level feedback on various aspects of RNFS. NABARD has already instituted a separate fund known as Rural Promotion Corpus Fund (RPCF), with effect from 1 April, 1995 to facilitate funding of various promotional programmes mentioned elsewhere in the brochure and above.

13.2 NABARD has been providing refinance to banks for a wide spectrum of RNFS activities under the refinance package evolved over the years. It has taken several measures to enlarge and diversify the credit support under the refinance schemes. The cumulative disbursements for term loans as at the end of 31 March 1998 stood at Rs. 30130.60 million which have resulted in setting up of 1.08 million units generating an estimated employment opportunity to the tune of 3.8 million persons. During 1997-98, while



refinance disbursements (Term Loans) to banks reached the level of Rs. 6167 million, short term credit limits to SCBs / DCCBs / RRBs reached Rs. 9770 million for NFS. NABARD has prepared a tentative plan to disburse refinance of Rs. 48050 million under NFS during the 5 year period 1997-98 to 2001-02 for the purpose. In the year 2001-02, the short term credit limit accomodation to banks for NFS is envisaged to reach the level of Rs. 83660 million. It is hoped that with the collaboration of various partner agencies, NABARD would be able to support increasing number of credit-related NFS promotional programmes.



*" The village should develop such a high degree of skill that articles prepared by them would command a ready market outside. When our villages are fully developed, there will be no dearth in them of men with high degree of skill and artistic skill. There will be poets, artists, architects, linguists and research workers from villages. In short, there will be nothing in life worth having which will not be had in the village. Today the villages are dung heaps. Tomorrow, they will be like Gardens of Eden, where highly intelligent folk will dwell, whom no one can deceive or exploit."*

**(Mahatma Gandhi)**





## APPENDIX-I

### Address for Communication

#### HEAD OFFICE, NABARD

**M. G. Marwaha**

Executive Director

Sterling Centre

Shiv Sagar Estate

Dr. Annie Besant Road

P. B. No. 6552

Worli, Mumbai 400 018

Telephone 493 8288

Telegram - AGREFINANS, Mumbai

Telex- 11-73 770 NAB IN

11-71 555 NAB IN

Fax - 493 1621 / 494 8992

E-mail : nabed 4@bom.5.vsnl. net. in

#### DEVELOPMENT POLICY

#### DEPARTMENT (NFS), NODAL DEPT

**S.K. Mitra**

Chief General Manager

Tel. No. 831 2688

**B. B. Mohanty**

General Manager

Tel. No. 839 9391

**G. S. Menon**

General Manager

Tel. No. 839 9361

Samrudhi, MIDC

Central Road, P.B. No. 19421

Marol, Andheri (E), Mumbai 400 093

Fax : 8399409

E-mail : nab-dpdn@coop. nic. in

#### REGIONAL OFFICES

##### AGARTALA (TRIPURA)

**P. C. Adhikari**

Officer-in-charge

NABARD

Palace Compound (East)

Uzirbari Road, Post Box No.9

Agartala - 799 001

Tel : 224125

Fax : 0381-224125

##### AIZWAL (MIZORAM)

**E. David**

Officer-in-charge

NABARD

Ramhlun Road (North)

Bawngkawan

Aizwal - 796 012

Mizoram

Tel : 340815

Fax : 0389-340815

##### AHMEDABAD (GUJARAT)

**R. Balakrishnan**

Chief General Manager

NABARD

NABARD Tower, Opp. Municipal Garden

P. B. No.8, Usmanpura

Ahmedabad - 380 013

Tel : 7552257-59

Fax : 079-7551584

E-mail : nabard@ad 1. vsnl. net. in



### **BANGALORE (KARNATAKA)**

V. Srinivasan

Chief General Manager

NABARD

113/1, Jeevan Prakash Annexe Building

J. C. Road, P.B. No. 29

Bangalore - 560 002

Tel : 2225241-44, 2225248-9

Fax : 080-2222148

E-mail : nab-bng@coop. nic.in

### **BHOPAL (MADHYA PRADESH)**

Dr. N. K. Jain

Chief General Manager, NABARD

E-5, Arera Colony, Bittan Market

P.O., Ravishankar Nagar, P.B. No. 513

Bhopal - 462 016

Tel : 563341, 563369, 564309

Fax : 0755-566188

E-mail : nab-bpl@coop. nic. in

### **BHUBANESWAR (ORISSA)**

P. K. Ghose Dastidar

General Manager

NABARD

Ankur

2/1, Nayapalli

Civic Centre

Bhubaneswar - 751 012

Tel : 415297, 417132, 417218

Fax : 0674-402019

E-mail : nab-bhu@coop.nic.in

### **CALCUTTA (WEST BENGAL)**

P. L. Behera

Chief General Manager

NABARD

Abhilasha, 2nd floor,

6, Royd Street, P.B. No.9083

Calcutta - 700 016

Tel : 294672, 296123, 295264, 294594

Fax : 033-2454507

E-mail : nab-cal@cal.vsnl.net.in

### **CHANDIGARH (PUNJAB & HARYANA)**

N. R. Kannan

Chief General Manager

NABARD

Plot No.3, Sector 34-A

Chandigarh - 160 022

Tel : 666791, 612899, 616607, 667439

FAX : 0172-665863

E-mail : nab-chg@coop.nic.in

### **CHENNAI (TAMILNADU)**

S. Subramanian

Chief General Manager

NABARD

105-106, Mahatma Gandhi Road

P.B. No6074, Chennai - 600 034

Tel : 8273792, 8276986, 8222536, 8278871

Fax : 044-8275732

E-mail : nab-mas@coop.nic.in





### **DIMAPUR (NAGALAND)**

S. S. Yambem  
Officer-in-charge  
NABARD  
Nagaland State  
Co-op. Bank Building  
Opp. Fire Station  
Dimapur - 797 112  
Nagaland  
Tel : 03862-27040

### **GANGTOK (SIKKIM)**

P. S. Banerjee  
Officer-in-charge  
NABARD  
Om Niwas, Church Road  
Post Box No. 46  
Gangtok - 737 101. Sikkim  
Tel : 23015  
Fax : 03592-23015

### **GUWAHATI (ASSAM)**

Dr. S. C. Pathak  
Chief General Manager  
NABARD  
Lakshmi Bhavan  
Dr. J.C. Das Road, Panbazar  
Post Bag No. 81  
Guwahati - 781 001  
Tel : 540873-75  
Fax : 0361-541131  
E-mail : nab-guw@coop.nic.in

### **HYDERABAD (ANDHRA PRADESH)**

V. Jalma Rao  
Chif General MANager  
NABARD  
R.TC. Cross Road, 1-1-61  
Post Box No. 1863  
Musheerabad  
Hyderabad - 500 020  
el : 7613096, 7613834, 7611088, 7611088, 7613098  
Fax : 040-7611829  
E-mail : nab-hyd@coop.nic.in

### **IMPHAL (MANIPUR)**

Dr. S. Saravanavel  
Officer-in-charge  
NABARD  
89 / 686 Lalambung RMC Road, P.B. No.51  
Imphal - 795 004 Tel : 312191  
Fax : 0385-312191

### **ITANAGAR (ARUNACHAL PRADESH)**

A. S. Sharma  
Officer-in-charge  
NABARD  
V.I.P. Road, Bank Tinali, P.B. No. 133  
Itanagar - 791 111  
Tel : 212675  
Fax : 0360-212675



### **JAIPUR (RAJASTHAN)**

Amaresh Kumar

Chief General Manager

NABARD

3, Nehru Place

Tonk Road, Post Bag No.104

Jaipur - 302 015

Tel : 518290, 518285, 517872, 510633

Fax : 0141-510161

E-mail : nab-jpr@raj.nic.in

### **JAMMU (JAMMU & KASHMIR)**

Bhawar Puri

General Manager

NABARD

F-1794, Shastri Nagar Extension

Post Bag No.2, Jammu - 180 004

Tel : 432524, 432526

Fax : 0191-431696

E-mail : nab-jam@coop.nic.in

### **LUCKNOW (UTTAR PRADESH)**

P. A. Pathak

Chief General Manager

NABARD

Commerce House, Habibullah Estate

11, M.G. Marg, Post Bag No.364, Hazratganj

Lucknow - 226 001

Tel : 211866, 227216, 227236, 216082

Fax : 0522-214680

E-mail : nab-lkn@coop.nic.in

### **NEW DELHI (DELHI)**

J. R. Sarangal

General Manager

NABARD

Express Building (Annexe), 3rd floor

10, Bahadur Shah Zafar Marg

Post Bag No. 12

New Dehil - 110 002

Tel : 3311943, 3324678, 3317323

Fax : 011-3321653

E-mail : nab-ndl@coop.nic.in

### **PANAJI (GOA)**

N. S. P. Rao

Officer-in-charge

NABARD Nizari Bhavan

Menezes Braganza Road

Panaji, Goa - 403 001

Tel : 220490, Fax : 0832-223429

E-mail : nab-pnj@bom2.vsnl.net.in

### **PATNA (BIHAR)**

J. M. Mathew

Chief General Manager, NABARD

Maurya Lok Complex, Block 'B' 4th & 5th Floor

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Patna - 800 001

Tel : 223985, 222182, 223254

Fax : 0612-238424

E-mail : nab-pat@coop.nic.innab-pat@bih.nic.in





### **PUNE (MAHARASHTRA)**

B. Satyanarayana

Chief General Manager

NABARD

54, Wellesley Road

Shivaji Nagar, Post Bag No.5

Pune - 411 005

Tel : 319083-90

Fax : 0212-313250

E-mail : nab-pun@pn2.vsnl.net.in

nab-pune@coop.nic.in

### **SHILLONG (MEGHALAYA)**

A. K. Gupta

Officer-in-charge

NABARD

Dipu Cottage

Upper Lachau miere

Shillong - 793 091

Tel : 227463, Fax : 0364-227463

Fax : 0364-227463

### **SHIMLA (HIMACHAL PRADESH)**

A. K. Garg

General Manager

NABARD

Block No. 32, S.D.A, Commercial Complex

Development Nagar, Kusumpti, Shimla - 171 009

Himachal Pradesh

Tel : 220775, 224424, 224373, 224379

Fax : 0177-222f271

E-mail : nab-sim16@nde.vsnl.net.in

### **THIRUVANANTHAPURAM (KERALA)**

P. D. Jain

Chief General Manager

NABARD

Corporation Bldg., Annexe

Post Box No. 6505

Vikas Bhavan P.O., Palayam

Thiruvananthapuram - 695 003

Tel : 323846, 323529, 323590, 320793

Fax : 0471-324358

E-mail : nab-tvm@coop.nic.in

### **SUB OFFICE**

#### **PORT BLAIR (ANDAMAN & NICOBAR)**

Dr. R. M. Kummur

Officer-in-charge

NABARD

Plot No. 17

Dean Street Co-op Hsg. Society

Goalghar, Link road (Near Central Lodge)

Post Office - Junglighat

Port Blair - 744 103

Tel : 03192-33308

### **DISTRICT DEVELOPMENT MANAGERS**

There are District Development Managers of NABARD positioned in 256 Districts of the country. The detailed address of Concerned Assistant General Manager (DD) / Manager (DD) could be had from the concerned ROs.



## APPENDIX - II

### APPLICATION FORMAT

The project proposals seeking assistance under NABARD's promotional programmes shall contain essential details on the following aspects :-

#### **THE AGENCY**

- 1.1 Name and full address of the promotional agency
- 1.2 Names of promoters / Board of Directors / Trustees
- 1.3 Constitution :  
Copies of the following to be attached :-
  - Registration Certificate
  - Bye-laws / Articles of Association
  - Annual Report / Audited Balance Sheet / Income and Expenditure Accounts for the last three years
- 1.4 Activities presently undertaken by the agency and the area of operation
- 1.5 Whether in receipt of assistance (grant or loan) from any other agency, and if so, the details thereof
- 1.6 Experience of the Agency in promoting income generation / employment / livelihood opportunities, imparting training, providing linkages, etc.

#### **THE PROJECT DETAILS**

- 2.1 Name of the project
- 2.2 Area proposed to be covered
- 2.3 Target group (SC/ST / women/general) and number of persons to be covered
- 2.4 System of identification of beneficiaries
- 2.5 Type of project [eg. Training-cum-Production Centre (TPC) / Rural Entrepreneurship Development Programme (REDP) / Mother Unit (MU) / Common Service Centre (CSC), etc.]
- 2.6 Activities to be undertaken (The details with reference to type of project)

16/12





### **FINANCIAL DETAILS**

- 3.1 Project outlay (item / activity-wise break-up to be given)
- 3.2 Source of funds (item / activity-wise)
  - Bank
  - NABARD
  - Own Fund
4. Capacity of the Agency to implement the project. (the existing / proposed infrastructure and manpower support, experience / expertise and their adequacy to be indicated).

### **TIE-UP WITH BANKS**

- 5.1 Estimate of the credit needs of target group
- 5.2 How is it proposed to be met
- 5.3 Sponsorship / association of banks - to be specified
- 5.4 Technical feasibility and financial viability / bankability of the individual unit with item-wise cash flow for the project period.

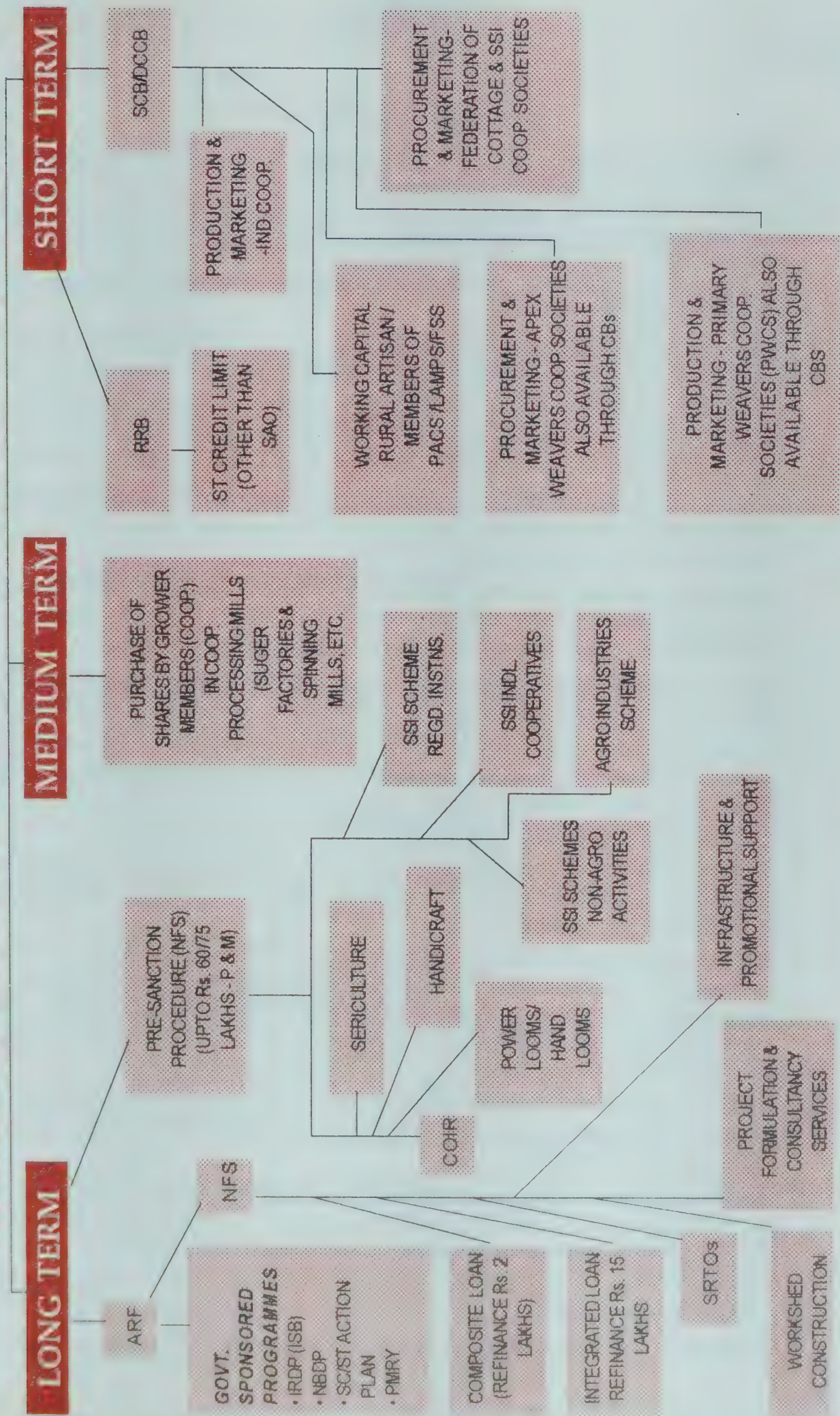
### **FOLLOW-UP/MONITORING PROPOSED**

- 6.1 Constitution of Monitoring Committee
- 6.2 Holding of meetings
- 6.3 Provision of escort services
- 6.4 Submission of periodic progress reports in the prescribed proforma

### **EXPECTED OVERALL IMPACT OF THE PROJECT - OUTPUT INDICATORS – YEAR-WISE (TO BE QUANTIFIED)**

- 7.1 Flow of credit
- 7.2 Employment generation
- 7.3 Incremental income

# NABARD'S REFINANCE SCHEMES - A BIRD'S EYE VIEW







## APPENDIX - IV

### NABARD - ACTIVITIES AT A GLANCE

- ◆ The National Bank for Agriculture and Rural Development (NABARD) was established in 1982 through an Act of Parliament as an Apex Development Bank for supporting and promoting agriculture and rural development in an integrated manner;
- ◆ Supports rural credit delivery system by way of refinance for Short-Term, Production & Marketing activities, Medium-Term and Long-Term loans for technically feasible and financially viable projects through State Co-operative Banks (SCBs), State Cooperative Agricultural and Rural Development Banks (SCARDBs), Commercial Banks (CBs) and Regional Rural Banks (RRBs)
- ◆ Provides finance to State Governments for completion of rural infrastructural development projects as also for enabling them to contribute to the share capital of cooperative credit institutions.
- ◆ Undertakes a number of developmental activities like institutional development of the constituent banks, training of the staff of PLIs, etc. to reinforce their credit functions and make credit more productive.
- ◆ Shares with the central bank of the country (RBI) some of the regulatory and supervisory functions in respect of co-operative banks and Regional Rural Banks.
- ◆ Works in coordination with various Central and State Government agencies, Banks, NGOs, etc., to implement projects like the Watershed management, Dry Land Farming, Wasteland Development, Forestry, Integrated Rural Development and other Poverty Alleviation programmes.
- ◆ Prepares annually Potential Linked District Credit Plans, Participates in the finalisation of Annual Action Plan at block, district and state levels and monitors implementation thereof.
- ◆ Has set up certain funds, viz., Research & Development Fund (R&D Fund), Cooperative Development Fund (CDF), Credit & Financial Services Fund (CFSF) and Rural Promotion Corpus Fund (RPCF) for giving pointed thrust to different spheres of promotional activities for improving the access of credit to the rural poor and micro-enterprises.
- ◆ Provides promotional grants under RPCF to NGOs and other developmental agencies selectively and for demonstrative purpose to support various programmes for RNFS.
- ◆ Has raised a cadre of volunteers under its programme of Vikas Volunteer Vahini (VVV) to spread the message of "Development Through Credit" to the farmers and non-farm rural entrepreneurs.
- ◆ Tenders advice to policy making authorities including RBI & GOI in the matters relating to rural credit.
- ◆ Strives to create appropriate policy environment for credit flow to rural areas.



## APPENDIX - V

### HIGHLIGHTS OF PROGRESS - PHYSICAL & FINANCIAL RURAL PROMOTION CORPUS FUND (RPCF)-SANCTION OF PROMOTIONAL ASSISTANCE FOR NFS UP TO 31 MARCH 1999 (PROVISIONAL)

| Sr. No. | Promotional Programme | No. of Progra mmes | Grant/RFA Sanctioned (Rs. million) |
|---------|-----------------------|--------------------|------------------------------------|
| 1       |                       | 2                  | 3                                  |

#### **I**     **DEVELOPING ENTREPRENEURSHIP**

|    |                                               |      |         |
|----|-----------------------------------------------|------|---------|
| 1  | Trainers' Training Programme                  | 14   | 2.9676  |
| 2. | Rural Entrepreneurship Development Programme  | 1364 | 53.7140 |
| 3. | Training by Master Craftsman/Skill Dev. Prog. | 19   | 2.2910  |
| 4. | Training -cum- Production Centres             | 21   | 43.0406 |
| 5. | Vocational Training-cum-Skill Dev. Centre     | 01   | 0.7520  |

#### **II**     **RESEARCH AND STUDIES**

|    |                    |    |         |
|----|--------------------|----|---------|
| 1. | Research and Study | 60 | 19.6410 |
|----|--------------------|----|---------|

#### **III**     **MEETS/WORKSHOPS/SEMINARS**

|    |                                   |     |        |
|----|-----------------------------------|-----|--------|
| 1. | National/Regional Seminars        | 09  | 1.7241 |
| 2. | Orientation Meets                 | 772 | 6.2158 |
| 3. | Business Development Consultation | 03  | 0.0080 |
| 4. | Product Development Workshops     | 13  | 0.0653 |
| 5. | Integration Meets                 | 01  | 0.000  |
| 6. | Sensitisation Meets               | 01  | 0.0060 |





|    |                     |    |        |
|----|---------------------|----|--------|
| 7. | Workshops/Seminars  | 06 | 0.0732 |
| 8. | Training Programmes | 00 | 0.0000 |
| 9. | Others              | 53 | 2.2976 |

#### **IV STRENGTHENING CREDIT DELIVERY SYSTEM**

|    |                                           |      |         |
|----|-------------------------------------------|------|---------|
| 1. | Technical, Monitoring and Evaluation Cell | 46   | 20.3853 |
| 2. | Vikas Volunteer Vahini                    | 3044 | 9.9829  |

#### **V SUPPORT FOR MARKETING/TECHNOLOGY UPGRADATION**

|    |                                              |    |         |
|----|----------------------------------------------|----|---------|
| 1. | Artisan Guild                                | 08 | 6.3000  |
| 2. | Flexible Approach                            | 01 | 0.2250  |
| 3. | Mother Unit/Common Service Centre            | 24 | 29.5619 |
| 4. | Market Oriented Training (MOT)               | 02 | 1.0470  |
| 5. | Exhibitions/fairs/melas                      | 06 | 0.2880  |
| 6. | Buyers-Sellers Meet                          | 01 | 0.0200  |
| 7. | Other kind of Marketing support              | 00 | 0.0000  |
| 8. | Technology upgradation support/collaboration | 03 | 1.2800  |

#### **VI WOMEN AND ENVIRONMENT DEVELOPMENT PROGRAMME**

|    |        |    |         |
|----|--------|----|---------|
| 1. | ARWIND | 75 | 22.0485 |
| 2. | MAHIMA | 06 | 1.4270  |
| 3. | WDC    | 67 | 14.5624 |



|    |                                         |     |        |
|----|-----------------------------------------|-----|--------|
| 4. | Gender Sensitisation Meets              | 116 | 0.8430 |
| 5. | Environment Meets                       | 00  | 0.0000 |
| 6. | Miscellaneous Women Oriented Programmes | 15  | 2.4510 |

## **VII RURAL COMMUNICATIONS**

|    |                            |    |        |
|----|----------------------------|----|--------|
| 1. | Literature/Publications    | 02 | 0.0185 |
| 2. | Video film/Audio cassettes | 01 | 0.1000 |
| 3. | Other Publicity Modes      | 20 | 0.0000 |

## **VIII ANY OTHER**

|    |                                               |    |         |
|----|-----------------------------------------------|----|---------|
| 1. | Capacity building support to partner agencies | 01 | 0.0430  |
| 2. | Exposure visits                               | 01 | 0.0099  |
| 3. | Computerisation of NFS Cell                   | 01 | 0.8755  |
| 4. | Printing and Stationery                       | 00 | 0.0000  |
| 5. | Various / Miscellaneous/TA/DA                 | 55 | 14.9571 |

## **XI AREA PROGRAMMES**

|    |                                   |    |         |
|----|-----------------------------------|----|---------|
| 1. | District Rural Industries Project | 05 | 19.9255 |
| 2. | APRI                              | 04 | 5.5606  |
| 3. | IDRI                              | 01 | 1.5250  |

**GRAND TOTAL**

**5842**

**286.2333**





## APPENDIX - VI

# NABARD - SOURCES AND USES OF FUNDS

31 March 1998

(Rs. Million)

| Sources of Funds                                          |        | Uses of Funds                                        |        |
|-----------------------------------------------------------|--------|------------------------------------------------------|--------|
| Capital                                                   | 5000   | Refinance outstanding<br>(Medium-term and Long-term) | 137300 |
| Advances received from<br>GOI & RBI towards capital       | 10000  | General Line of Credit (ST)                          | 49820  |
| Reserves & Surplus                                        | 27310  | MT Loans from NRC (LTO) Fund                         | 910    |
| NRC (LTO) Fund                                            | 91870  | Conversion Loans from<br>NRC (Stab.) Fund            | 1980   |
| NRC (Stab.) Fund                                          | 9430   | Loans to State Governments                           | 5130   |
| Borrowings form GOI<br>(including IDA/<br>IBRD assitance) | 10590  | Bills Rediscounted                                   | -      |
| General Line of Credit from RBI                           | 49710  | Loans under ARDR<br>Scheme 1990                      | 450    |
| Borrowings from RBI under<br>ARDR Scheme 1990             | 450    | Investment in Government<br>Securities/ADFC equity   | 12530  |
| Open market Borrowings                                    | 13700  | Loans out of RIDF                                    | 24840  |
| RIDF Deposits                                             | 23990  | Others                                               | 19110  |
| Foreign Currency loan<br>(KfW-Germany)                    | 2350   |                                                      |        |
| Others                                                    | 7670   |                                                      |        |
| Total                                                     | 252070 | Total                                                | 252070 |



*" Credit continues to be crucial for the establishment and expansion of the small industries. Timely and adequate credit has greater importance than concessional credit "*

**(VIII Plan Document)**

*" There is need for moving ahead on different fronts simultaneously to eradicate hunger in the modern world. The public is not only the beneficiary of the eradication, but in an important sense, it also has to be its primary instrument. The first step is to see the public as the active agent rather than merely as the long suffering patient. "*

**(Prof. Amartya Sen)**

*"Now you can replicate quality anywhere in the world. So the competitive differentiation comes from swiftness to market and innovation. And in this regard, small companies, right down to the individual can beat big bureaucratic companies ten out of ten times. It is the small companies who are creating the global economy, not the Fortune 500. Fifty% of U.S. exports are created by companies with 19 or fewer employees. The global economy of 21st Century will be dominated by small and medium sized players"*

**(John Naisbitt)**

**In "Rethinking the Future"**









